

**Information to identify the case:**

Debtor 1	<u>Jeri L. Tagg</u>	Social Security number or ITIN	<b>xxx-xx-6775</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-24339-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeri L. Tagg

1/31/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jeri L. Tagg  
 Debtor

Case No. 17-24339-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db  
 14719902 +Jeri L. Tagg, 803 Garden City Drive, Monroeville, PA 15146-1117  
 14719905 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 14719906 +Delatorre Orthotics, 300 Alpha Drive, Pittsburgh, PA 15238-2908  
 14719907 +Elements Financial, PO Box 7123, Indianapolis, IN 46207-7123  
 +Embrace Home Loans, c/o Roundpoint Mortgage, 5032 Parkway Plaza Blvd.,  
 Charlotte, NC 28217-1918  
 14719908 +Jason Clark, 803 Garden City Drive, Monroeville, PA 15146-1117  
 14719911 +Mohela/Dept. of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 14719912 +Partners in Nephro and Endo, 5171 Liberty Ave., Pittsburgh, PA 15224-2254  
 14719913 +S&T Bank, PO Box 190, Indiana, PA 15701-0190  
 14719916 +State Collection Service/Highmark, 2509 S. Stoughton Rd., Madison, WI 53716-3314  
 14719918 +Tri Boro Credit Union, 600 East Eighth Avenue, Homestead, PA 15120-1900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 01:50:13 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14719903 +EDI: TSYS2.COM Feb 01 2018 01:38:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 14719904 +EDI: CAPITALONE.COM Feb 01 2018 01:38:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14719909 +EDI: RMSC.COM Feb 01 2018 01:38:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007  
 14719910 +EDI: RMSC.COM Feb 01 2018 01:38:00 Lowes, PO Box 965005, Orlando, FL 32896-5005  
 14721687 +EDI: PRA.COM Feb 01 2018 01:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14719915 EDI: NEXTEL.COM Feb 01 2018 01:38:00 Sprint, PO Box 4191, Carol Stream, IL 60197  
 14719914 +EDI: RMSC.COM Feb 01 2018 01:38:00 Sam's Club, PO Box 965036, Orlando, FL 32896-5036  
 14719917 +EDI: AFFILIATEDGRP.COM Feb 01 2018 01:38:00 The Affiliated Group,  
 c/o Walgreens Specialty Pharmacy, 3055 41st St. N.W., Ste 100, Rochester, MN 55901-9013  
 14719919 +EDI: VERIZONEAST.COM Feb 01 2018 01:38:00 Verizon, 500 Technology Drive, Suite 550,  
 Saint Charles, MO 63304-2225  
 14719920 +EDI: RMSC.COM Feb 01 2018 01:38:00 Walmart, PO Box 965024, Orlando, FL 32896-5024  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Embrace Home Loans, Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Scott R. Lowden on behalf of Debtor Jeri L. Tagg niclowlgl@comcast.net

TOTAL: 4